

United States Bankruptcy Court
Northern District of Ohio

In re:
John C. Yasch
Toni K. Yasch
Debtors

Case No. 17-16712-aih
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0647-1

User: nbrow
Form ID: 309I

Page 1 of 2
Total Noticed: 41

Date Rcvd: Nov 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2017.

db/db +John C. Yasch, Toni K. Yasch, 13407 Sherry Avenue, Cleveland, OH 44135-2150
aty +Stephen R. Franks, Manley Deas Kochalski LLC, PO Box 165028, Columbus, OH 43216-5028
25162913 +Attorney General of The US, 950 Pennsylvania Avenue, NW, Washington, DC 20530-0009
25162914 +Blue Green Corp., 4960 Conference Way N #100, Attn: President, Boca Raton, FL 33431-4413
25162920 +Cleveland Clinic, Attn: Tom Mihaljevic, CEO, 9500 Euclid Avenue, Cleveland, OH 44195-0002
25162921 +Craig Relman, Esq., 23811 Chagrin Blvd, #160, Beachwood, OH 44122-5525
25162924 +Cuyahoga County Clerk of Court, 1200 Ontario Street, Case No: 17CJ813542, Cleveland, OH 44113-1610
25162925 +Dept of Ed/Navient, Attn: A. Wayne Johnson, COO, 123 Justison Street, 3rd Fl, Wilmington, DE 19801-5360
25162926 +FFCC, 24700 Chagrin Blvd, #205, Beachwood, OH 44122-5630
25162927 +Firestone, Attn: Gary Garfield, CEO, 50 Century Blvd., Nashville, TN 37214-3672
25162929 +Great American Finance, 20 North Upper Wacker Drive, #2275, Chicago, IL 60606
25162932 +JC Penney's, Attn: Marvin Ellison, CEO, 6501 Legacy Drive, Plano, TX 75024-3698
25162933 +Kerrie Williams, 26134 RAIN TREE BLVD, Olmsted Falls, OH 44138-2764
25162935 +Office of the US Attorney, Attn: Bankruptcy Section, 801 West Superior Ave #400, Cleveland, OH 44113-1852
25162938 +PNC Bank, Attn: William Demchak, CEO, 300 Fifth Avenue, Pittsburgh, PA 15222-2401
25162939 +PNC Mortgage, P.O. Box 8703, Dayton, OH 45401-8703
25162937 +Pennsylvania Higher Education, Attn: James Preston, President/CEO, 1200 North 7th Street, Harrisburg, PA 17102-1419
25162941 +Robert M. Stern MD, 29101 Health Campus Dr # 340., Westlake, OH 44145-5267
25162945 +University Hospital Parma Med. Cnt, Thomas F. Zenty III, CEO, 11100 Euclid Avenue, Cleveland, OH 44106-1716
25162946 +University Case Medical Cnt, Thomas F. Zenty III, CEO, 11100 Euclid Avenue, Cleveland, OH 44106-1716
25162947 +Value City Furniture Corp Headq., Attn: Jay Schottenstein, Principal, 4300 E 5th Avenue, Columbus, OH 43219-1816

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: docket@ohbksource.com Nov 28 2017 21:45:33 William J. Balena,
30400 Detroit Road, Suite 106, Westlake, OH 44145
tr +E-mail/Text: number@trust13.com Nov 28 2017 21:46:48 Lauren A Helbling, 200 Public Square,
#3860, Cleveland, OH 44114-2322
ust +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Nov 28 2017 21:46:16 Cynthia J. Thayer,
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
cr +EDI: PRA.COM Nov 28 2017 21:23:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
25162916 +E-mail/Text: bankruptcynotices@cbcompanies.com Nov 28 2017 21:47:42 CBE Group Inc,
1309 Technology Pkwy, Cedar Falls, IA 50613-6976
25162919 Fax: 614-760-4092 Nov 28 2017 22:12:05 CheckSmart, Attn: James Frauenberg II, Presiden,
7001 Post Road, Suite 200, Dublin, OH 43016
25162918 Fax: 614-760-4092 Nov 28 2017 22:12:05 CheckSmart, Attn: President,
7001 Post Road, Suite 200, Dublin, OH 43016
25162915 +E-mail/Text: bankruptcy@cavps.com Nov 28 2017 21:47:38 Cavalry SPV I, LLC,
500 Summit Lake Drive, #400, Valhalla, NY 10595-1340
25162917 +E-mail/Text: kcathey@cbscinc.com Nov 28 2017 21:48:30 Centralized Business Solutions,
P.O. Box 2714, North Canton, OH 44720-0714
25162922 +E-mail/Text: kcathey@cbscinc.com Nov 28 2017 21:48:30 Credit Bureau of Stark,
Attn: Alex A. Gonyias, President, 6973 Promway Ave NW, North Canton, OH 44720-7321
25162923 +EDI: CRFRSTNA.COM Nov 28 2017 21:23:00 Credit First National Assoc.,
Attn: Brian Zempel, CEO & President, 6275 Eastland Road, Brookpark, OH 44142-1399
25162928 +EDI: PHINAMERI.COM Nov 28 2017 21:23:00 GM Financial, P.O. Box 181145,
Arlington, TX 76096-1145
25162931 EDI: IRS.COM Nov 28 2017 21:23:00 Internal Revenue Service, Insolvency Group 6,
1240 East Ninth Street, Room 493, Cleveland, OH 44199
25162934 +EDI: CBSKOHLS.COM Nov 28 2017 21:23:00 Kohl's, Attn: Kevin Mansell, CEO,
N56 W17000 Ridgewood Drive, Menomonee Falls, WI 53051-7096
25162936 EDI: AGFINANCE.COM Nov 28 2017 21:23:00 Onemain Financial,
Attn: Jay Levine, President/CEO, 601 N.W. Second Street, Evansville, IN 47708-1013
25162940 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Nov 28 2017 21:43:27 Regional Acceptance Corp.,
Attn: W. R. Stallings Sr, President/CEO, 1424 East Fire Tower Road,
Greenville, NC 27858-4105
25162942 EDI: HCA2.COM Nov 28 2017 21:23:00 Southwest General Hospital,
Attn: William Young, President/CEO, 18697 Bagley Road, Middleburg Heights, OH 44130-3497
25162943 +EDI: RMSC.COM Nov 28 2017 21:23:00 Synchrony Bank, Attn: Margaret Keane, President/CEO,
170 West Election Road, Suite 125 i, Draper, UT 84020-6425
25163816 +EDI: RMSC.COM Nov 28 2017 21:23:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
25162944 +EDI: WTRRNBNK.COM Nov 28 2017 21:23:00 Target, Attn: Brian Cornell, CEO,
1000 Nicollet Mall, Minneapolis, MN 55403-2542

TOTAL: 20

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC Bank, National Association
25162930* Internal Revenue Service, P.O. Box 7346, Attn: Central Insolvency Group,
Philadelphia, PA 19101-7346

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 30, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2017 at the address(es) listed below:

Lauren A Helbling	ch13trustee@ch13cleve.com, lhelbling13@ecf.epiqsystems.com
Stephen R. Franks	on behalf of Creditor PNC Bank, National Association amps@manleydeas.com
William J. Balena	on behalf of Debtor Toni K. Yasch docket@ohbksource.com, debra@ohbksource.com
William J. Balena	on behalf of Debtor John C. Yasch docket@ohbksource.com, debra@ohbksource.com

TOTAL: 4

Information to identify the case:

Debtor 1	John C. Yasch	Social Security number or ITIN xxx-xx-3375
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Toni K. Yasch	Social Security number or ITIN xxx-xx-0398
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court	Northern District of Ohio	Date case filed for chapter 13 11/13/17
Case number: 17-16712-aih		

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	John C. Yasch	Toni K. Yasch
2. All other names used in the last 8 years		aka Toni K. Kemnitz
3. Address	13407 Sherry Avenue Cleveland, OH 44135	13407 Sherry Avenue Cleveland, OH 44135
4. Debtor's attorney Name and address	William J. Balena 30400 Detroit Road Suite 106 Westlake, OH 44145	Contact phone (440) 365-2000 Email: docket@ohbksource.com
5. Bankruptcy trustee Name and address	Lauren A Helbling 200 Public Square #3860 Cleveland, OH 44114-2321	Contact phone (216) 621-4268
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov www.ohnb.uscourts.gov	United States Bankruptcy Court Howard M. Metzenbaum U.S. Courthouse 201 Superior Avenue Cleveland, OH 44114-1235	Hours open 9:00 AM – 4:00 PM Contact phone 216-615-4300 Date: 11/28/17

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 3, 2018 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification required *** *** Proof of Social Security Number required ***	Location: 341 Meeting, H.M.M. US Courthouse, 201 Superior Ave, 6th Floor, Cleveland, OH 44114
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadline to File an Objection to Confirmation:	Filing deadline: 3/5/18 Filing deadline: 4/3/18 Filing deadline: 5/14/18 Filing deadline: 7 days before the confirmation hearing date.
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
9. Filing of plan	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	